

**Information to identify the case:**

Debtor 1 **Pamela J Schneider**  
First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**  
Case number: **14-20327-GLT**

Social Security number or ITIN **xxx-xx-7279**  
EIN **-----**  
Social Security number or ITIN **-----**  
EIN **-----**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Pamela J Schneider

6/11/19

**By the court:**

**Gregory L. Taddonio**  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Pamela J Schneider  
 Debtor

Case No. 14-20327-GLT  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: mgut  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 30

Date Rcvd: Jun 11, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 13, 2019.

db +Pamela J Schneider, 743 6th Avenue, Coraopolis, PA 15108-1506  
 13786048 ++ALLIED ADJUSTORS INC, PO BOX 1006, ALIQUIPPA PA 15001-0806  
 (address filed with court: Allied Adjustors, 845 23rd Street, Aliquippa, PA 15001)  
 13786049 +Allied Adjustors, PO Box 1006, Aliquippa, PA 15001-0806  
 13822706 +County of Allegheny, c/o Goehring Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13786051 +John Kishbaugh, Esquire, Woodcrest Corporate Center, 111 Woodcrest Road, Suite 200, Cherry Hill, NJ 08003-3620  
 13786064 +PNC Bank, 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13786065 +PNC Bank Mortgage Service, PO Box 1820, Dayton, OH 45401-1820  
 13845509 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421  
 13786070 +TEK-Collect, PO Box 1269, Columbus, OH 43216-1269  
 13786069 +Tek-Collect, 871 Park Street, Columbus, OH 43215-1441

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jun 12 2019 02:21:34 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946  
 13791581 EDI: AIS.COM Jun 12 2019 06:18:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941  
 13871539 +E-mail/Text: kburkley@bernsteinlaw.com Jun 12 2019 02:21:52 Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200 Gulf Tower, Pittsburgh, PA 15219-1908  
 13786050 +EDI: IIC9.COM Jun 12 2019 06:18:00 IC Systems Collections, PO Box 64378, Saint Paul, MN 55164-0378  
 13856601 EDI: RESURGENT.COM Jun 12 2019 06:18:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank USA, N. A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 13786052 +EDI: MID8.COM Jun 12 2019 06:18:00 Midland Funding LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255  
 13786058 +E-mail/Text: egssupportservices@alorica.com Jun 12 2019 02:21:41 NCO Credit, 507 Prudential Road, Horsham, PA 19044-2308  
 13786059 +E-mail/Text: egssupportservices@alorica.com Jun 12 2019 02:21:41 NCO Credit Services, 507 Prudential Road, Horsham, PA 19044-2308  
 13786060 +E-mail/Text: bankruptcypartdepartment@tsico.com Jun 12 2019 02:21:49 NCO Financial, PO Box 15273, Wilmington, DE 19850-5273  
 13786061 +E-mail/Text: bankruptcypartdepartment@tsico.com Jun 12 2019 02:21:50 NCO Financial, PO Box 15273, Wilmington, Delaware 19850-5273  
 13786053 +EDI: NHCLLC.COM Jun 12 2019 06:18:00 National Hospital Collection, 16 Distributors Drive, Suite 2, Morgantown, WV 26501-7209  
 13786054 +EDI: NHCLLC.COM Jun 12 2019 06:18:00 National Hospital Collections, PO Box 699, Morgantown, WV 26507-0699  
 13786055 +E-mail/Text: Bankruptcies@nragroup.com Jun 12 2019 02:21:55 National Recover Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13786056 +E-mail/Text: Bankruptcies@nragroup.com Jun 12 2019 02:21:55 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13786057 +E-mail/Text: Bankruptcies@nragroup.com Jun 12 2019 02:21:55 National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036  
 13797914 E-mail/Text: RSVVCBICNOTICE1@state.pa.us Jun 12 2019 02:21:34 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, Pa. 17128-0946  
 13786066 +EDI: DRIV.COM Jun 12 2019 06:18:00 Santander Consumer, PO Box 961245, Fort Worth, TX 76161-0244  
 13786067 +EDI: DRIV.COM Jun 12 2019 06:18:00 Santander Consumer USA, 5201 Rufe Snow Drive, North Richland Hills, TX 76180-6036  
 13786068 +EDI: DRIV.COM Jun 12 2019 06:18:00 Santander Consumer USA, 8585 N Stemmons Fwy, Ste 1000, Dallas, TX 75247-3800  
 13810601 +EDI: DRIV.COM Jun 12 2019 06:18:00 Santander Consumer USA, P.O. BOX 560284, Dallas, TX 75356-0284

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Allegheny County  
 cr Duquesne Light Company  
 cr PNC BANK NATIONAL ASSOCIATION  
 cr PNC BANK, NATIONAL ASSOCIATION  
 13786062\* +NCO Financial, PO Box 15273, Wilmington, DE 19850-5273  
 13786063 ###+Northwest Consumer Discount Co., 4326 Northern Pike, PO Box 163, Monroeville, PA 15146-0163

TOTALS: 4, \* 1, # 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

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User: mgut  
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Page 2 of 2  
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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

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Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 13, 2019

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 11, 2019 at the address(es) listed below:

Elizabeth Lamont Wassall on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION [pabk@logs.com](mailto:pabk@logs.com), [ewassall@logs.com](mailto:ewassall@logs.com)  
James Warmbrodt on behalf of Creditor PNC BANK NATIONAL ASSOCIATION [bkgroup@kmllawgroup.com](mailto:bkgroup@kmllawgroup.com)  
Jeffrey R. Hunt on behalf of Creditor Allegheny County [jhunt@qrblaw.com](mailto:jhunt@qrblaw.com), [cnoroski@qrblaw.com](mailto:cnoroski@qrblaw.com)  
Lauren Berschler Karl on behalf of Creditor PNC BANK NATIONAL ASSOCIATION [lkarl@rascrane.com](mailto:lkarl@rascrane.com)  
Max C. Feldman on behalf of Debtor Pamela J Schneider [mcfeldman@verizon.net](mailto:mcfeldman@verizon.net)  
Office of the United States Trustee [ustpregion03.pi.ecf@usdoj.gov](mailto:ustpregion03.pi.ecf@usdoj.gov)  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company [pashcroft@bernsteinlaw.com](mailto:pashcroft@bernsteinlaw.com), [ckutch@ecf.courtdrive.com](mailto:ckutch@ecf.courtdrive.com); [acarr@bernsteinlaw.com](mailto:acarr@bernsteinlaw.com)  
Ronda J. Winneccour [cmevf@chapter13trusteeewdpa.com](mailto:cmevf@chapter13trusteeewdpa.com)  
Stuart P. Winneg on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION [swinneg@udren.com](mailto:swinneg@udren.com), [cblack@udren.com](mailto:cblack@udren.com)

TOTAL: 9